

RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM

HOME REPAIRS CONSUMER ADVICE

Most contractors and home-repair specialists in Toronto operate in a professional and straight-forward manner. But there are those who will try to take advantage of consumers, particularly seniors.

There are some steps you can take to avoid home repair rip-offs during the RRAP (Residential Rehabilitation Assistance Program) or HASI (Home Adaptations for Senior's Independence) application process. For example, be wary of high-pressure tactics or seemingly special deals made by phone or in person, using phrases such as "Last chance," "Today only" or "Pay me a 'good faith' deposit or consulting fee to continue the application process." If you are planning home repairs or renovations, use common sense to guide you, based on these principles:

- Be informed
- Ask questions
- Proceed only when you are comfortable with the contractor you are hiring.

Here are some dos and don'ts when it comes to choosing who will work on your home.

Sales Pitches by Phone or Mail

A company may telephone or deliver a flyer promoting the availability of government funding for home repairs and asking for payment to process your application. The company may claim that it is the only one that can help you apply.

What you should do:

- Call 311 Toronto or dial 416-392-2489. The City provides free information on the Residential Rehabilitation Assistance Program (RRAP) and assists eligible property owners to apply for RRAP funding. If you qualify, a home visit will be arranged. Staff will identify themselves by name when calling to make an appointment.
- Housing Improvement Programs staff are fully qualified to help you through the program steps. You should not need a paid consultant to complete the RRAP application process.
- Obtain a copy of "Making RRAP work for you" (at http://www.toronto.ca/affordablehousing/rrap_outline.htm), which explains in a few simple steps how to complete the RRAP application and your home repairs.

Sales Pitches at the Door

Door-to-door salespersons may also offer home repair services.

What you should do:

- **Call 311 Toronto or dial 416-392-2489. The City provides free information on the Residential Rehabilitation Assistance Program (RRAP) and assists eligible property owners to apply for RRAP funding. If you qualify, a home visit will be arranged. Staff will identify themselves by name when calling to make an appointment.**
- **Ask to see the person's personal identification and licence or registration.**
- **Record their name, the name and address of the company and whether the salesperson carries proper identification.**
- **Don't be pressured into signing anything.**
- **If you are subjected to high-pressure sales tactics, ask the salesperson to leave.**

See over

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Deposits

Your contractor/consultant may ask for a large up-front deposit or consulting fee to continue the application process. Such deposits leave you vulnerable to the contractor taking the money and never returning to do the work. Please note that the RRAP program will not compensate clients for up-front deposits.

What you should do:

- If you must pay a deposit, minimize your payment, post-date the deposit or pay a small deposit on the day that work actually begins.
- Insist on a receipt for any deposits or payments made.

Quotes from contractors

You are responsible for obtaining at least two independent, competitive quotations from qualified contractors. Do not rely on a general contractor or consultant to provide you with quotes other than their own.

If you have not participated in obtaining the quotes, you can't be sure they are competitive or independent.

What you should do:

- Consult "Choosing a Contractor" (available at http://www.toronto.ca/affordablehousing/rrap_outline.htm) prepared by the City of Toronto, for tips.
- Check the credentials of contractors by calling 311 Toronto or 416-392-2489 to speak to staff at Municipal Trades and Licensing to confirm they have a current Trades License.

Payments

The contractor or consultant may ask you to sign over RRAP payments to them. They may claim they need the funds to pay the trades people working on your home. RRAP funds are your responsibility and you must ensure that trades people and suppliers are paid for work completed and properly invoiced. Otherwise, they have a right to place a lien on your home.

What you should do:

- Once the work is partially or fully completed, call your program officer to arrange for an inspection after you have received an invoice from your contractor. Once receiving payment from RRAP, ensure that you promptly pay your contractor and suppliers and receive written proof of payment from them.
- Unless you have made specific written arrangements to sign over the RRAP payment, do not do so.
- If you do agree to sign over the RRAP cheque, you must be provided with written proof that contractors and suppliers have been paid.

For more information call:

311Toronto or (416) 392-2489 if you can not access 311 from your phone.

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